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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
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| 09/902,612 | 07/12/2001 | Theodore J. Bowers | 47004.000097 | 1294 |

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HUNTON & WILLIAMS LLP
INTELLECTUAL PROPERTY DEPARTMENT
1900 K STREET, N.W.
SUITE 1200
WASHINGTON, DC 20006-1109

EXAMINER

SCHUBERT, KEVIN R

ART UNIT PAPER NUMBER

2137

DATE MAILED: 06/14/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

| | | | | |
|------------------------------|------------------------|--|---------------------|--|
| Office Action Summary | Application No. | | Applicant(s) | |
| | 09/902,612 | | BOWERS ET AL. | |
| | Examiner | | Art Unit | |
| | Kevin Schubert | | 2137 | |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 31 May 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-10,28-37 and 55-58 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-10,28-37, and 55-58 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claims 1-10,28-37, and 55-58 have been considered. Examiner retracts the notice of allowability of claims 12 and 39 (now incorporated in claims 1 and 28) and reopens prosecution in the case.

5

Allowable Subject Matter

Examiner indicated claims 12 and 39 as containing allowable subject matter in the previous action (mailed 4/26/06). Examiner made such an indication based on Applicant's remarks, filed 1/18/06, which contested that the rejection of Black in view of Carden satisfied classifying a host system and identifying resources that do not conflict with the classification. Such limitations can be found in amended claim 1 lines 21-23. Upon further consideration, Examiner submits that such teaching is found within the cited references.

More specifically, the Black reference discloses that an Internet Partner may operate a portal or web-site for subscribers of a wireless carrier (Col 9, lines 39-40, Fig 3). The portal or web-site is "branded" with the trademarks, or service marks, or other identifying symbols or features of the wireless carrier so that the subscribers of that carrier's services will associate the portal with the carrier (Col 9, lines 40-43). Further, the Internet Partner may have web-site development and operation relationships with a plurality of Carriers, each having a respective subscriber group, and the Internet Partner will provide a differently branded portal or web-site for each Carrier, with each such portal or web-site having the branding and other user interface elements desired by that Carrier as well as a set of services and application specified by that Carrier. Before a user views the differently branded portal or web-site for his particular Carrier, the Internet Portal classifies a user's Carrier and further ascertains associated trademarks, service marks, etc. Further, the partner system resources provided to a user (e.g. Col 9, line 61- Col 10, line 6) are non-conflicting with such classification. As such, Examiner submits that the claim limitations are met by the Black reference.

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The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-10, 28-37, and 55-58 are rejected under 35 U.S.C. 103(a) as being unpatentable over Black, U.S. Patent No. 6,754,833, in view of Carden (Carden, Philip. "The New Face of Single Sign-On". Network Computing. March 22, 1999).

As per claims 1 and 28, the Applicant discloses a method comprising the following limitations which are met by Black in view of Carden:

a) receiving a request to access partner system resources through said host system, said host system comprising a financial service provider system with which said user has one or more financial accounts (Col 3, lines 15-31; Col 7, line 65 to Col 8, line 13);

b) receiving host system data (Col 6, lines 48-63, Col 7, line 52 to Col 8, line 13);

c) identifying said host system (Col 6, lines 48-63, Col 7, line 52 to Col 8, line 13);

d) receiving user data (Col 6, lines 48-63, Col 7, line 52 to Col 8, line 13);

e) identifying said user based at least in part on said user data (Col 6, lines 48-63, Col 7, line 52 to Col 8, line 13);

f) identifying said user's financial account data (Col 6, lines 48-63, Col 7, line 52 to Col 8, line 13);

g) providing discriminated partner system resources to said user, said discriminated partner system resources being selected based at least upon a preexisting association between the host system and the partner system, a preexisting association between the user and the partner system, and said user's financial account data (Col 3, lines 15-67, Col 4, lines 1-45, Col 7, line 65 to Col 8, line 13);

wherein providing discriminated partner system resources comprises creating discriminated partner system resources identified with said host system comprising:

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h) identifying graphical information used by said host system (Col 9, line 38 to Col 10, line 6);

i) replicating said graphical information (Col 9, line 38 to Col 10, line 6);

j) classifying said host system (Col 9, line 38 to Col 10, line 6);

5 k) incorporating said replicated graphical information and said non-conflicting additional partner system resources into a standard partner system resource to create a discriminated partner system resource (Col 6, lines 48-63, Col 7, line 52 to Col 8, line 13);

Black discloses limitations of the above claim. However, Black does not disclose a single login session. Carden discloses this idea. It would have been obvious to one of ordinary skill in the art at the time the invention was made to combine Carden's single sign on (SSO) with Black because having SSO
10 makes the system easier to use and may reduce the number of passwords a user must remember.

As per claims 2 and 29, Black discloses wherein receiving host system data includes receiving host system data from said host system (Col 3, lines 15-31).

15 As per claims 3 and 30, Black discloses wherein identifying said host system comprises identifying said host system based at least in part on said host system data (Col 6, lines 48-63, Col 7, lines 52-67, Col 8, lines 1-13).

As per claims 4 and 31, Black discloses wherein receiving user data includes receiving user data
20 from said host system (Col 7, lines 65-67, Col 8, lines 1-8, 51-67, and Col 9, lines 1-6).

As per claims 5 and 32, Black discloses authenticating said request to access partner system resources (Col 7, lines 52-67, Col 8, lines 1-13, 51-67).

25 As per claims 6 and 33, Black discloses transmitting said discriminated partner system resources to at least one of said host system and said user (Col 7, lines 65-67, Col 8, lines 1-8, 51-67, Col 9, lines 1-6).

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As per claims 7 and 34, Black discloses wherein said partner system resources and host resources are accessible through a web browser (Col 3, lines 15-48).

5 As per claims 8 and 35, Black discloses wherein said user data includes a user name and a password (Col 8, lines 51-67, Col 9, lines 1-6).

As per claims 9 and 36, Carden teaches wherein said user data comprises authentication data provided by a single sign on (pages 1-2).

10

As per claims 10 and 37, Black discloses selecting based at least in part on the financial account data, a discriminated web page identified with the host system from a plurality of discriminated web pages (Col 10, lines 44-67, Col 11, lines 1-12; Col 7, line 65 to Col 8, line 13).

15 As per claims 55 and 57, the applicant describes the method of claims 1 and 28, which are met by Black in view of Carden, with the following limitation which is also met by Black:

Wherein said additional partner system resources comprise financial information (Col 9, line 61 to Col 10, line 6).

20 As per claims 56 and 58, the applicant describes the method of claims 1 and 28, which are met by Black in view of Carden, with the following limitation:

Wherein said additional partner system resources comprise incentive reward information;

Black in view of Carden disclose all the limitations of claims 1 and 28. However, Black in view of Carden appear to fail to disclose that the additional partner system resources may, specifically, include
25 incentive reward information. Examiner takes official notice that providing incentive reward information is known in the art. It would have been obvious to one of ordinary skill in the art at the time the invention

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was filed to provide incentive reward information as a means to bolster a user's use/support of the system.

Conclusion

5 This action has been made non-final. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kevin Schubert whose telephone number is (571) 272-4239. The examiner can normally be reached on M-F 7:30-6:00.

 If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Emmanuel Moise can be reached on (571) 272-3865. The fax phone number for the organization where
10 this application or proceeding is assigned is 571-273-8300.

 Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should
15 you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

20 KS


EMMANUEL L. MOISE
SUPERVISORY PATENT EXAMINER